

**DRAFT: FOR DISCUSSION PURPOSES ONLY  
PLEASE DISCARD AFTER INTERVIEW**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In Re Application of:

Malik

Serial No.: 09/287,023

Filed: April 6, 1999

For: Methods and Systems for Using  
the Public Switched Telephone Network  
to Conduct a Transaction Between  
Customer Accounts

Confirmation No.: 5759

Group Art Unit: 2643

Examiner: Nguyen, D.

Docket No. 190251-1910

**RESPONSE TO OFFICE ACTION**

Mail Stop: AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Sir:

The outstanding final Office Action mailed October 2, 2003 (Paper No. 25) has been carefully considered. In response thereto, please consider the following remarks.

***AUTHORIZATION TO DEBIT ACCOUNT***

It is believed that only a one-month extension of time is required. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 C.F.R. § 1.136(a), and any fees required therefor (including fees for net addition of claims) are hereby authorized to be charged to deposit account no. 20-0778.

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To: Examiner D. Nguyen (Fax No. 703-746-7251)  
From: Charles Griggers (Phone No. 770-933-9500)  
Re: Proposed Response to Office Action for 09/287,023

No. of Pages (Including Cover Page) = 16